



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

BARRY S. MILLER, ESQ.  
1211 Liberty Avenue  
Hillside, New Jersey 07114  
973-216-7030  
973-710-3099 (fax)  
bmiller@barrysmitteresq.com  
Attorney for Secured Creditor, M. Miller & Son, LLC

Order Filed on April 29, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Case No.: 18-25769

**MONA HOLLAND**

Hearing Date: 4/18/19

Debtor.

Judge: VFP

Chapter 13

**ORDER REQUIRING AMERICAN SECURITY INSURANCE COMPANY TO  
REISSUE FIRE INSURANCE PROCEEDS CHECK #62613976 DATED 9/19/18  
PAYABLE TO: (1) M. MILLER & SON, LLC IN THE AMOUNT OF \$19,624.24  
AS ITS ADJUSTER'S FEE AND (2) MONA HOLLAND AND DITECH  
FINANCIAL LLC IN THE AMOUNT OF \$29,652.43**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: April 29, 2019**

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

(Page 2)

Debtor: Mona Holland

Case No.: 18-25769

Caption of Order: **ORDER REQUIRING AMERICAN SECURITY INSURANCE COMPANY TO REISSUE FIRE INSURANCE PROCEEDS CHECK #62613976 DATED 9/19/18 PAYABLE TO (1) M. MILLER & SON, LLC IN THE AMOUNT OF \$19,624.24 AS ITS ADJUSTER'S FEE AND (2) MONA HOLLAND AND DITECH FINANCIAL LLC IN THE AMOUNT OF \$29,652.43**

---

THIS MATTER having been brought before the Court by motion of the Secured Creditor, M. Miller & Son, LLC (“Miller”), seeking to have its public adjuster’s fee paid from the second insurance proceeds check issued by American Security Insurance Company, and the Court having reviewed the papers submitted and having heard oral argument with counsel for the Debtor and Ditech Financial LLC appearing and for good cause shown

**IT IS ORDERED** that Miller’s request for its public adjuster’s fee to be paid from the second insurance proceeds check is granted; and

**IT IS FURTHER ORDERED** that American Security Insurance Company is required to reissue its fire insurance proceeds check #62613976 dated 9/19/18 in the amount of \$49,276.67  
.....  
payable to (1) M. Miller & Son, LLC in the amount of \$19,624.24 as its adjuster’s fee and (2) Mona Holland and Ditech Financial LLC in the amount of \$29,652.43.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Mona Holland  
 Debtor

Case No. 18-25769-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Apr 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2019.

db +Mona Holland, 55 Whittlesey Ave., East Orange, NJ 07018-3307

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 01, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
 Barry Scott Miller on behalf of Creditor M. Miller & Son, LLC bmiller@barrysmitteresq.com, jmiller@barrysmitteresq.com  
 Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Marie-Ann Greenberg magecf@magrtrustee.com  
 Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
 Robert Davidow on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
 Scott D. Sherman on behalf of Debtor Mona Holland ssherman@minionsherman.com  
 Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10